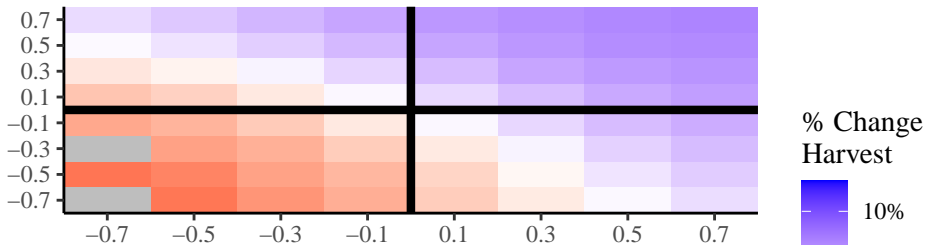


A

 β_1 Labor Risk Effect

B

 β_1 Labor Risk Effect